

NOTIFICATION

Dear Clients,

We hereby inform you that as of **11.12.2024** the following changes coming into force in the Tariff for the Fees and Commissions for Legal Entities and Sole Traders (Tariff):

1. Changes in Section I. Accounts:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
I. ACCOUNTS					
1.	CURRENT, LIQUIDATION AND INSOLVENCY ACCOUNT	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
1.1.	Opening	BGN 20	BGN 40	BGN 25	BGN 45
1.2.	Monthly fee for maintenance with regular statements	BGN 20	BGN 40	BGN 25	BGN 45
AS IS					
1.5.	CBBM (Cross-Border Business Management) - documents management fee				
TO BE					
1.5.	Opening an account (CBBM)(Cross-Border Business Management)				

2. Changes in Section II. Cash operation:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
II. CASH OPERATION					
		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
7.	Cash deposit	0.70 %, min. 6 BGN		0.90 %, min. 10 BGN	
7.1.	Cash deposits by private individuals in favour of Bank's legal entities	0.70 %, min. 6 BGN		0.90 %, min. 10 BGN	
8.	Cash withdrawal	0.70 %, min. 6 BGN		0.90 %, min. 10 BGN	
9.1.	Exchange of damaged Bulgarian banknotes and coins	-		Free of charge	
Adding a new note 8: 8. The commission under art. 7.1 is not applicable for cash depositing into donation accounts.					

3. Changes in Section III. Transfers and direct debit:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
III. TRANSFERS AND DIRECT DEBIT					
		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
12.	Outgoing transfers in EUE In EEA and in BGB in the country				
12.1	Internal transfers				



12.1.1.	Non-cash payment	BGN 0.70	BGN 7	BGN 0.80	BGN 8
12.1.2.	Between different accounts of one and the same accountholder	Free of charge	BGN 7	Free of charge	BGN 8
12.2.	Transfer in EUR in EEA (next working day) or BGN transfer via BISERA	BGN 1.60	BGN 7	BGN 1.70	BGN 8
13.	Instant payment /BLINK/ via electronic channel	BGN 1.60	-	BGN 1.70	-
14.	Salary payments				
14.2.	Via BISERA/ BLINK (per order)	BGN 1.60	-	BGN 1.70	-

4. Changes in Section IV. Letters of credit and documentary collections:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS					
		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
25.	Issued documentary letters of credit				
25.5.	Amendment (excluding amount increase)	Local transactions: 50 BGN/ Foreign transactions: 50 EUR	Local transactions: 70 BGN/ Foreign transactions: 35 EUR	Local transactions: 50 BGN/ Foreign transactions: 50 EUR	Local transactions: 70 BGN/ Foreign transactions: 70 EUR

5. Changes in Section IX. Bank Packages:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
IX. BANK PACKAGES					
1.	FEES AND COMMISSIONS	Monthly	Annually	Monthly	Annually
1.2.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded after 15.04.2013				
50.1.	Business Leader Light	BGN24	BGN 259	BGN 29	BGN 313.20
50.2.	Business Leader Gold	BGN 55	BGN 594	BGN 58	BGN 626.40
50.3.	Business Leader Premium	BGN 99	BGN 1 069	BGN 129	BGN 1 393.20
50.4.	Business Leader Online	BGN 19	BGN 205	BGN 24	BGN 259.20
50.5.	Business Leader Practice/ Dona Practice	BGN 8.50	BGN 96.90	BGN 13	BGN 148.20
50.6.	Account Plus	BGN 25	BGN 270	BGN 29	BGN 313.20

Supplement № 9 to Section IX. Bank Packages of the Tariff of UniCredit Bulbank AD for Fees and Commissions Applicable to Legal Entities and Sole Traders are added products and services included in the Program as follows:

TO BE	
2.	BANK PRODUCTS AND SERVICES INCLUDED IN THE PACKAGE PROGRAMME
50.1.	Business Leader Light
2.4.	Salary payments without a fee:
2.4.1.	Possibility for free-of-charge payroll payments to employees of the Client on accounts held with the Bank
2.4.2.	Free-of-charge issuing of an unlimited number of debit cards to employees of the Client
2.5.	Utility payments without a fee:
2.5.1.	Standing order and single payments ordered via an electronic channel of the Bank from the Package Account
2.1.1.	Software POS terminal - ePOS
2.1.1.1	Without monthly maintenance fee for ePOS (up to 3 users)
50.2.	Business Leader Gold



2.5.	Utility payments without a fee:	
2.5.1.	Standing order and single payments ordered via an electronic channel of the Bank from the Package Account	✓
2.11.	Software POS terminal - ePOS	
2.11.1	Without monthly maintenance fee for ePOS (up to 3 users)	✓
50.3.	Business Leader Premium	
2.5.	Utility payments without a fee:	
2.5.1.	Standing order and single payments ordered via an electronic channel of the Bank from the Package Account	✓
2.11.	Software POS terminal - ePOS	
2.11.1	Without monthly maintenance fee for ePOS (up to 3 users)	✓

6. Changes in Section VI. Loans:

PRODUCTS / SERVICES		FEES / COMMISSIONS			
		AS IS		TO BE	
VI. LOANS					
		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
37.	Processing of a request for utilization of revolving loan (excluding credit lines)*	-	-	Free of charge	BGN 45
Adding a new note 5: 5. The commission under Art. 37 is not charged for the first utilization request of a revolving credit loan.					

* The fee under Art. 37. will take effect from 06.01.2025.

The full version of the new Tariff can be found [HERE](#)

With this notification UniCredit Bulbank JSC fulfils its obligation as a payment service provider under Art. 62, par. 1 of the Payment Services and Payment Systems Act, to inform its customers with a two months' notice of upcoming changes in the terms of the framework agreement.

The Bank hereby informs the payment service users that it considers that they have accepted the changes to the terms of the framework agreement, unless they notify the Bank that they do not accept these changes before the date on which the changes come into effect. In the event that a payment service user does not accept the changes, they have the right to terminate the framework agreement and its accompanying contracts at any time before the date on which the changes are proposed to take effect, without liability for costs and damages